

CLAIMS

What we claim is:

- 1 1. A method of purchasing goods and services through the Internet comprising:
 - 2 a. accessing an Internet website containing a listing merchandise and
 - 3 services that can be purchased by communication through the Internet,
 - 4 b. inputting the selection of the merchandise and services for purchase
 - 5 and a prepaid card identifier,
 - 6 c. transmitting the selection and prepaid card identifier,
 - 7 d. obtaining verification that a monetary account represented by the
 - 8 prepaid card contains a monetary balance at least equal to the value of
 - 9 the merchandise and services selected,
 - 10 e. transferring the monetary value of the selected merchandise and
 - 11 services from the account to the vendor, and
 - 12 f. obtaining the purchased merchandise and service.
- 1 2. The method of claim one further comprising an internet website
- 2 communicating the purchaser's selection to the vendor, issuing payment to
- 3 the vendor and obtaining payment from the monetary account the prepaid
- 4 card identifier communicated to the internet website by the purchaser.
- 1 3. The method of Claim 2 further comprising the ability of the purchaser to pay
- 2 the purchase price in installments.
- 1 4. The method of Claim 1 or 2 further comprising the Internet website issuing
- 2 payment to creditors of the purchaser and obtaining payment from the
- 3 monetary account represented by the prepaid card identifier communicated to
- 4 the Internet website by the purchaser.
- 1 5. The method of Claim 1 or 2 further comprising the Internet website issuing
- 2 payment to creditors of the purchaser and obtaining payment from a
- 3 combination of deduction from the monetary account represented by the
- 4 prepaid card identifier communicated to the Internet website by the
- 5 purchaser, payment of cash, check or credit card. or similar device.

1 6. The method of claims one or two wherein an entity maintaining the Internet
2 website also holds the monetary account represented by the prepaid card
3 identifier.

1 7. The method of claims one or two wherein the entity maintaining the Internet
2 website also is the entity issuing prepaid cards.

1 8. An apparatus comprising;

2 a. a video monitor,
3 b. a CPU,
4 c. an Internet connection for receipt and transmission of information, and
5 d. a device that can accept the deposit of currency, compute the amount
6 of the currency deposited, and communicate the amount deposited via
7 the Internet.

1 9. The apparatus of claim 8 further comprising a device for reading the
2 electronically encoded information.

1 10. The apparatus of claim 8 further comprising means for reading bar coded
2 information.

1 11. The apparatus of claim 8 further comprising a keyboard,

1 12. The apparatus of claim 8 further comprising a computer mouse.

1 13. The apparatus of claim 8 further comprising a mechanism for moving cursor
2 on the video screen and activating icons, visual links or instructions placed
3 on the video screen.

1 14. The apparatus of claim 8 further comprising a mechanism for recording the
2 identity of the individual using the apparatus.

1 15. The apparatus of claim 11 wherein the mechanism for recording the identity
2 of the user comprises an apparatus that records at least one finger print.

1 16. The apparatus of claim 12 wherein the finger print recording mechanism is
2 incorporated into the screen of the video monitor.

1 17. The apparatus of claim 13 further comprising the capability to video record
2 the user of the apparatus wherein the user and the finger print recording
3 mechanism are video recorded.